

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18–19859–CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kim Hubschman  
16 Starling Place  
Toms River, NJ 08755

Social Security No.:  
xxx–xx–5302

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 27, 2021

JAN: gan

Jeanne Naughton  
Clerk

In re:  
Kim Hubschman  
Debtor

Case No. 18-19859-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 27, 2021

User: admin  
Form ID: cscnodsc

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Kim Hubschman, 16 Starling Place, Toms River, NJ 08755-8012   |
| 518031953 | MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708   |
| 518031954 | + MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP c/o Rushmore Loan Management Services 92619-2708 |
| 517531545 | + Milstead & Associates LLC, 1 E. Stow Road, Marlton, NJ 08053-3118   |
| 517531546 | + N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245   |
| 517531547 | + Ocean County Sheriff's Office, 120 Hooper Avenue, P.O. Box 2191, Toms River, NJ 08754-2191  |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | May 27 2021 20:56:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov   | May 27 2021 20:56:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235   |
| lm        | + Email/Text: bkteam@selenefinance.com          | May 27 2021 20:55:00 | Selene Finance, Bankruptcy /Loss Mitigation Dept., 9990 Richmond Dr., Suite 400, Houston, TX 77042-4546  |
| 517651202 | Email/PDF: resurgentbknofications@resurgent.com | May 27 2021 22:32:22 | Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517531544 | + Email/Text: sbse.cio.bnc.mail@irs.gov         | May 27 2021 20:55:00 | Internal Revenue Service, P.O Box 7346, Philadelphia, PA 19101-7346  |
| 517661006 | + Email/Text: bkteam@selenefinance.com          | May 27 2021 20:55:00 | MTGLQ Investors, L.P., c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042-8500   |
| 517531548 | + Email/Text: bkteam@selenefinance.com          | May 27 2021 20:55:00 | Selene Finance, 9990 Richmond, Suite 400 South, Houston, TX 77042-4546   |
| 518290311 | + Email/Text: bknotices@snsc.com                | May 27 2021 20:57:00 | US Bank NA, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305  |
| 518290312 | + Email/Text: bknotices@snsc.com                | May 27 2021 20:57:00 | US Bank NA, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank NA, c/o SN Servicing Corporation 95501-0305  |
| 517655880 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM     | May 27 2021 22:33:55 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |

TOTAL: 10

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2021 at the address(es) listed below:

| Name                       | Email Address   |
|----------------------------|---|
| Albert Russo               | on behalf of Trustee Albert Russo docs@russotrustee.com   |
| Albert Russo               | docs@russotrustee.com   |
| Andrew M. Lubin            | on behalf of Creditor Selene Finance LLP as servicer for MTGLQ Investors L.P. bkecf@milsteadlaw.com, alubin@milsteadlaw.com |
| Andrew M. Lubin            | on behalf of Creditor MTGLQ Investors L.P. bkecf@milsteadlaw.com, alubin@milsteadlaw.com                                    |
| Denise E. Carlon           | on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com                                     |
| George E Veitengruber, III | on behalf of Debtor Kim Hubschman bankruptcy@veitengruberlaw.com knapolitano15@gmail.com                                    |
| Kevin Gordon McDonald      | on behalf of Creditor MTGLQ Investors LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com                                   |
| U.S. Trustee               | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 8